

In re:
Shahzad Saleem
Debtor

Case No. 18-10300-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Aug 24, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:

Recip ID	Recipient Name and Address
db	+ Shahzad Saleem, 1142 Bingham Street, Philadelphia, PA 19115-3726

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 24 2021 23:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCBICNOTICE1@state.pa.us	Aug 24 2021 23:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 24 2021 23:31:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: megan.harper@phila.gov	Aug 24 2021 23:31:00	City of Philadelphia, Law Revenue Department, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard, 5th Floor, Municipal Services Bldg, Philadelphia, PA 19102
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 24 2021 23:39:36	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsed@recoverycorp.com	Aug 24 2021 23:39:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 24 2021 23:39:43	Wollemi Acquisitions, LLC c/o AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2021 at the address(es) listed below:

Name	Email Address
DAVID J. AVERETT	on behalf of Debtor Shahzad Saleem averettlaw@comcast.net
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KEVIN G. MCDONALD	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov karena.blaylock@phila.gov
REBECCA ANN SOLARZ	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Shahzad Saleem	<u>Debtor(s)</u>	CHAPTER 13
PENNSYLVANIA HOUSING FINANCE AGENCY	<u>Movant</u>	NO. 18-10300 MDC
vs.		
Shahzad Saleem	<u>Debtor(s)</u>	11 U.S.C. Section 362
William C. Miller Esq.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The Order entered on July 2, 2021, granting Movant relief from the automatic stay as to the Property located at 1142 Bingham Street, Philadelphia, PA 19115 is vacated as to Debtor (relief from the co-debtor stay is still in effect).
2. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,493.24**, which breaks down as follows:

Post-Petition Payments:	\$1,258.31 for May 2021 through August 2021
Suspense Balance:	(\$828.00)
Fees & Costs Relating to Motions:	\$1,288.00
Total Post-Petition Arrears	\$5,493.24

3. The Debtor(s) shall cure said arrearages in the following manner:
 - a) Beginning September 1, 2021 and continuing through February 1, 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,258.31** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the last day of

each month, plus an installment payment of **\$915.54** towards the arrearages from September 2021 through February 2022 on or before the last day of each month.

b) Maintenance of current monthly mortgage payments to the Movant thereafter.

4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

6. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

7. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

9. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 10, 2021

/s/Rebecca A. Solarz, Esq.
Rebecca A. Solarz, Esq.
Attorney for Movant

Date: 8/16/2021


David J. Averett
Attorney for Debtor(s)

Date: August 23, 2021

/s/ Jack Miller, Esquire, for*

William C. Miller
Chapter 13 Trustee

**No objection to its terms,
without prejudice to any of our
rights and remedies*

Approved by the Court this 24th day of August 2021. However, the court retains discretion regarding entry of any further order.


Magdalene D. Coleman
Chief U.S. Bankruptcy Judge